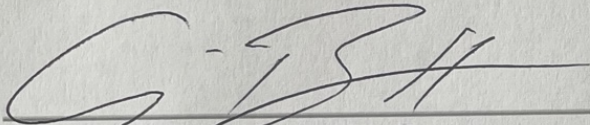


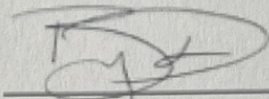
### **DECLARATION OF APPRAISERS**

Insured: Dr. Joe Anderson, OD  
Loss Date: 12/10/2021  
Address: 119 N Poplar Dresden, TN 38225  
Claim No: PR-0000000-400470

We, the undersigned, do solemnly swear that we will act with strict impartiality in making appraisement of the value and amount of loss upon the property hereinbefore mentioned; in accordance with the foregoing appointment, and that we will make a true, just, and conscientious award of the same, according to the best of our knowledge, skill, and judgement pursuant to applicable industry standards, codes, and practices. We are not related to the parties, either as creditors or otherwise, and are not interested in said property or insurance thereon; nor do we have any relationship that would create a conflict of interest or compromise this appraisement.

  
Craig Betts, Appraiser for the Carrier

9/6/2022  
Date

  
Ben Perry, Appraiser for the Insured

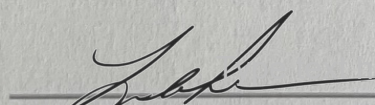
09/02/2022  
Date

### **SELECTION OF UMPIRE**

We the aforesaid appraisers appoint Luke Bowman to act as the umpire to settle matters of difference that shall exist between us, if any, by reason and in compliance with the foregoing memorandum and appointment.

### **QUALIFICATION OF UMPIRE**

I, the undersigned, hereby accept the appointment of umpire, as provided in the foregoing agreement, and solemnly swear and affirm that I will act with strict impartiality in all matters of difference that shall be submitted to me in connection with this appointment, and I will make a true, just, and conscientious award, according to the best of my knowledge, skill and judgement. I am not related to any parties to this memorandum nor interested as a creditor or otherwise in said property or insurance.

  
Luke Bowman

09.08.22  
Date